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File: PGPB

Jul 4, 2002

PGPUB-DOCUMENT-NUMBER: 20020087471
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020087471 A1

TITLE: Multiple mode registration and payment processing

PUBLICATION-DATE: July 4, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Ganesan, Ravi	Not Readable	GA	US
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APPL-NO: 09/820803 [PALM]
DATE FILED: March 30, 2001

RELATED-US-APPL-DATA:

Application 09/820803 is a continuation-in-part-of US application 09/749597, filed December 28, 2000, PENDING

INT-CL-PUBLISHED: [07] G06 F 17/60, G06 F 15/16, G06 F 9/44US-CL-PUBLISHED: 705/40; 705/39, 709/202, 709/317US-CL-CURRENT: 705/40; 705/39, 709/202, 719/317

REPRESENTATIVE-FIGURES: 14

ABSTRACT:

The present invention provides a method, system, and article of manufacture for providing payment services on a network. Information identifying a network user is received. The network user is assigned a payer status. A request to make a payment to a payee on behalf of the network user is received. If a first payer status is assigned to the network user, the payment will be made no matter the identity of the payee. If a second payer status is assigned to the network user, the payment will only be made if the payee is one of a group of payees that is not determined by the network user. With the second payer status, the network user can only direct payments to the group of payees. The payer status can be changed from one payer status to another payer status.

RELATED APPLICATIONS

[0001] This application is a Continuation-In-Part of pending Application Ser. No. 09/749,597, entitled "Technique Of Registration For And Direction Of Electronic

Payments In Real Time", filed Dec. 28, 2000.

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